

Information to identify the case:

Debtor 1	<u>James N. Doman</u>	Social Security number or ITIN	xxx-xx-1552
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sharon A. Doman</u>	Social Security number or ITIN	xxx-xx-9444
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22823-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James N. Doman

Sharon A. Doman

1/12/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James N. Doman
Sharon A. Doman
Debtors

Case No. 18-22823-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 12, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James N. Doman, Sharon A. Doman, 3207 Duquesne Ave, West Mifflin, PA 15122-1466
cr	+ Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14880972	+ Legal Tax Service Inc, 714 Lebanon Rd, West Mifflin, PA 15122-1030
14893364	+ People Gas Bankruptcy Department, 375 North Shore Drive, Ste. 600, Attn: Dawn Lindner, Pittsburgh, PA 15212-5866
14946243	+ West Mifflin Area School District, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
14880980	+ West Mifflin Borough, 3000 Lebanon Church Road, West Mifflin, PA 15122-2603
14893374	+ West Mifflin School District, c/o Keystone Collection Group, PO Box 3370, Mc Keesport, PA 15134-3370

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jan 12 2024 23:59:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 13 2024 00:01:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 12 2024 23:59:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14880966	+ EDI: GMACFS.COM	Jan 13 2024 04:47:00	ALLY FINANCIAL, P.O. BOX 380901, Minneapolis, MN 55438-0901
14893354	EDI: AIS.COM	Jan 13 2024 04:47:00	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
14904979	Email/PDF: resurgentbknofications@resurgent.com		

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		Jan 12 2024 23:58:47	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14913756	Email/PDF: bncnotices@becket-lee.com	Jan 13 2024 00:10:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14893355	+ Email/Text: ebnjts@grblaw.com	Jan 12 2024 23:59:00	County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14916330	+ Email/Text: ebnjts@grblaw.com	Jan 12 2024 23:59:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14880967	+ EDI: CCS.COM	Jan 13 2024 04:47:00	Credit Collection Servc, PO Box 9134, Needham Heights, MA 02494-9134
14880968	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 13 2024 00:00:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14893358	+ Email/Text: kburkley@bernsteinlaw.com	Jan 13 2024 00:01:00	Duquesne Light Company, c/o Keri Ebeck, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
14880969	+ Email/Text: bknotice@ercbpo.com	Jan 13 2024 00:00:00	Enhanced Recovery Co, PO Box 57547, Jacksonville, FL 32241-7547
14880970	+ EDI: LCIICSYSTEM	Jan 13 2024 04:47:00	IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
14880971	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 12 2024 23:59:00	Kohls/Chase, PO Box 3115, Milwaukee, WI 53201-3115
14880973	+ Email/Text: bankruptcynotices@psecu.com	Jan 13 2024 00:01:00	PENNSYLVANIA ST EMP C U, PO BOX 67013, Harrisburg, PA 17106-7013
14880974	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2024 23:59:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15265
14916653	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2024 23:59:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15176719	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2024 23:59:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
14893367	EDI: PRA.COM	Jan 13 2024 04:47:00	Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
14905930	+ Email/Text: ebnpeoples@grblaw.com	Jan 12 2024 23:59:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14880975	+ EDI: PRA.COM	Jan 13 2024 04:47:00	Porfolio Recovery Assocaites, 120 Corporate Boulevard Suite 100, Norfolk, VA 23502-4952
14880976	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 13 2024 00:00:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14903521	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 13 2024 00:00:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14880977	Email/Text: amieg@stcol.com	Jan 12 2024 23:59:00	State Collection Service, 2509 S Stoughton, Madison, WI 53716
14880978	+ EDI: CITICORP	Jan 13 2024 04:47:00	THE HOME DEPOT/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
14910533	Email/Text: BNCnotices@dcmservices.com	Jan 12 2024 23:59:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14910532	Email/Text: BNCnotices@dcmservices.com	Jan 12 2024 23:59:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14880979	+ EDI: VERIZONCOMB.COM		

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Jan 13 2024 04:47:00 Verizon Wireless, 500 Technology Dr, Weldon
Spring, MO 63304-2225

Jan 13 2024 04:47:00 Wells Fargo Bank, PO Box 10438, Des Moines,
IA 50306-0438

14893372 + EDI: WFFC2

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
14893353	*+	ALLY FINANCIAL, P.O. BOX 380901, Minneapolis, MN 55438-0901
14893356	*+	Credit Collection Servic, PO Box 9134, Needham Heights, MA 02494-9134
14893357	*+	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14893359	*+	Enhanced Recovery Co, PO Box 57547, Jacksonville, FL 32241-7547
14893360	*+	IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
14893361	*+	Kohls/Chase, PO Box 3115, Milwaukee, WI 53201-3115
14893362	*+	Legal Tax Service Inc, 714 Lebanon Rd, West Mifflin, PA 15122-1030
14893363	*+	PENNSYLVANIA ST EMP C U, PO BOX 67013, Harrisburg, PA 17106-7013
14893365	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15265
14893366	*+	Portfolio Recovery Assocaites, 120 Corporate Boulevard Suite 100, Norfolk, VA 23502-4952
14893368	*+	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14893369	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, 2509 S Stoughton, Madison, WI 53716
14893370	*+	THE HOME DEPOT/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
14893371	*+	Verizon Wireless, 500 Technology Dr, Weldon Spring, MO 63304-2225
14893373	*+	West Mifflin Borough, 3000 Lebanon Church Road, West Mifflin, PA 15122-2603

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor Quicken Loans Inc. christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Quicken Loans Inc. djones@sterneisenberg.com bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. djones@sterneisenberg.com,

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bkecf@sterneisenberg.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Lawrence W. Willis

on behalf of Joint Debtor Sharon A. Doman ecf@westernpabankruptcy.com
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Debtor James N. Doman ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Steven P Kelly

on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 12